

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Elizabeth Colwell  
 Debtor

Case No. 16-14891-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db  
 13757419 +Elizabeth Colwell, 2186 Kolb Drive, Lancaster, PA 17601-5726  
 13757420 +BLANKENGER BYLER AND THOMAS, 28 PENN SQUARE, Lancaster, PA 17603-4297  
 13757421 BRIAN COLWELL, 1324 TRENT COURT, Georgetown, KY 40324  
 +BRIAN COLWELL, c/o Anthony Schimaneck, Esquire, 700 North Duke Street,  
 Lancaster, PA 17602-2086  
 13757417 +Belco Community Credit Union, Belco Community Credit Union, 449 Eisenhower Blvd.,  
 Harrisburg, PA 17111-2301  
 13757425 +CORESOURCE, P O BOX 45077, Westlake, OH 44145-0077  
 13757422 +Cb Lancaster, 218 West Orange St, Lancaster, PA 17603-3746  
 13757424 +Coml Accept, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
 13757426 JOHN DEERE FINANCIAL, P O BOX 4450, Carol Stream, IL 60197-4450  
 13757428 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  
 13757430 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235  
 13757432 +TRINITY LAW FIRM, 1586 LITITZ PIKE, Lancaster, PA 17601-6511  
 13757431 +The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 13757433 +UNIVERSAL FITNESS, 2323 OREGON PIKE, Lancaster, PA 17601-4608

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:46 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13757416 +EDI: PHINAMERI.COM Oct 22 2016 01:53:00 AmeriCredit/GM Financial, Po Box 183583,  
 Arlington, TX 76096-3583  
 13757418 +E-mail/Text: banko@berkscredit.com Oct 22 2016 02:17:20 Berks Credit & Collections,  
 Po Box 329, Temple, PA 19560-0329  
 13757423 +EDI: WFNNB.COM Oct 22 2016 01:53:00 Comenity Bank/bon Ton, 3100 Easton Square Pl,  
 Columbus, OH 43219-6232  
 13757427 +EDI: CBSKOHL.S.COM Oct 22 2016 01:53:00 Kohls/Capital One, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 13757429 +E-mail/Text: blegal@phfa.org Oct 22 2016 02:18:05 Pa Housing Finance Age, Po Box 8029,  
 Harrisburg, PA 17105-8029  
 13760953 EDI: RECOVERYCORP.COM Oct 22 2016 01:53:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13757434 +EDI: WFFC.COM Oct 22 2016 01:53:00 Wells Fargo Dealer Services, Po Box 3569,  
 Rancho Cucamonga, CA 91729-3569

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Elizabeth Colwell avgrbach@aol.com  
 CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
 PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroupp@kmlawgroup.com, bkgroupp@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Elizabeth Colwell</u>	Social Security number or ITIN	<b>xxx-xx-9545</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-14891-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth Colwell

10/20/16

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**